

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Al-Ali, Abdulhadi

Examiner: Not Yet Assigned

Serial no.: 10/521,499

Group Art Unit: Not Yet Assigned

Filed: January 11, 2005

Title: ELECTRONIC BANKING SYSTEM

STATEMENT OF FILING BY EXPRESS MAIL 37 C.F.R. § 1.10

This correspondence is being deposited with the United States Postal Service on August 10, 2005 in an envelope as "Express Mail Post Office to Addressee" Mailing Label Number ER843204780US addressed to the Commissioner for Patents P.O. Box 1450, Alexandria, VA 22313-1450.

RESPONSE TO NOTICE TO FILE MISSING PARTS
OF NON-PROVISIONAL APPLICATION

Mail stop Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dated: August 10, 2005

REMARKS

In response to the Notice to File Missing Parts of August 2, 2005 (copy enclosed) in above-captioned application, enclosed is a Declaration and Power of Attorney, executed by all of the inventors. The surcharge for late filing of the Declaration in the amount of \$135.00 is included in the check submitted herewith.

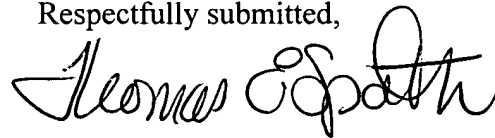
The Patent office is authorized to debit any expenses incurred to the Deposit Account No. 01-0035 of the undersigned.

08/17/2005 MKAYPAGH 00000083 10521499

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Respectfully submitted,



Thomas E. Spath
Attorney for Applicants
Reg. No. 25, 837



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
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U.S. APPLICATION NUMBER NO.	FIRST NAMED APPLICANT	ATTY. DOCKET NO.
10/521,499	Abdulhadi M Al-Ali	206797

INTERNATIONAL APPLICATION NO.

PCT/US03/29551

I.A. FILING DATE

09/16/2003

PRIORITY DATE

09/16/2002

Thomas E Spath
 Abelman Frayne & Schwab
 150 East 42nd Street
 New York, NY 10017-5612

CONFIRMATION NO. 9217

371 FORMALITIES LETTER



OC000000016603192

Date Mailed: 08/02/2005

NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)

The following items have been submitted by the applicant or the IB to the United States Patent and Trademark Office as a Designated / Elected Office (37 CFR 1.495).

- Copy of the International Application filed on 01/11/2005
- Copy of IPE Report filed on 01/11/2005
- Information Disclosure Statements filed on 01/11/2005
- Oath or Declaration filed on 01/11/2005
- Request for Immediate Examination filed on 01/11/2005
- U.S. Basic National Fees filed on 01/11/2005
- Priority Documents filed on 01/11/2005

The following items **MUST** be furnished within the period set forth below in order to complete the requirements for acceptance under 35 U.S.C. 371:

- Oath or declaration of the inventors, in compliance with 37 CFR 1.497(a) and (b), identifying the application by the International application number and international filing date. The current oath or declaration does not comply with 37 CFR 1.497(a) and (b) in that it:
 - is not executed in accordance with either 37 CFR 1.66 or 37 CFR 1.68.
- \$130 Surcharge for providing the oath or declaration later than 30 months from the priority date (37 CFR 1.492(e)) is required.

SUMMARY OF FEES DUE:

Total additional fees required for this application is \$130 for a Large Entity:

- \$130 Late oath or declaration Surcharge.

ALL OF THE ITEMS SET FORTH ABOVE MUST BE SUBMITTED WITHIN TWO (2) MONTHS FROM THE DATE OF THIS NOTICE OR BY 32 MONTHS FROM THE PRIORITY DATE FOR THE APPLICATION, WHICHEVER IS LATER. FAILURE TO PROPERLY RESPOND WILL RESULT IN ABANDONMENT.

The time period set above may be extended by filing a petition and fee for extension of time under the provisions of 37 CFR 1.136(a).

Applicant is reminded that any communications to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above (37 CFR 1.5)

*A copy of this notice **MUST** be returned with the response.*

FREDERICK SMITH

Telephone: (703) 308-9140 EXT 210

PART 1 - ATTORNEY/APPLICANT COPY

U.S. APPLICATION NUMBER NO.	INTERNATIONAL APPLICATION NO.	ATTY. DOCKET NO.
10/521,499	PCT/US03/29551	206797